

# CREDIT UNION NEWS

Winter 2012    [www.mygpcu.com](http://www.mygpcu.com)    Ph: 518-563-1338    Fax: 518-563-1699

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**Dates to Remember:**

Mon. Jan 16<sup>th</sup>  
Closed - MLK Day

Fri. Jan 20<sup>th</sup>  
Scholarship Deadline

Tues. Feb. 14<sup>th</sup>  
Valentine's Day

Mon. Feb. 20<sup>th</sup>  
Closed - Pres. Day

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**Direct Deposit**

is the

**Way to Go!**

Payroll  
Tax Refund  
Pension  
Social Security

**Stop by Today**

We can Help

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Please Consider

**Joining our Team**

The Credit Union is always looking

For **Volunteers**

**YOU** are the Credit Union

We need **YOU** to make it work

Ask How Today!



**Happy 2012 to all of our Members from the Board of Directors, Staff & Supervisory Committee of GPCFCU:**

**Board of Directors:**

President: Gerald LaValley  
Vice-President: Tim Barber  
Secretary: John Quilliam  
Treasurer: Susan Mousseau  
Security Officer: Glen Larson  
Board Member: Matt LaBombard  
Board Member: Todd Forette

**Supervisory Committee:**

Chair: Robert Surprenant  
Mary Mahan  
Starr Pombrio

**Staff:**

Manager: Ellen Drollette  
Ops Manager: Shelby Siskavich  
MSR: Jackie Hills  
MSR: Debra LaPlante  
MSR: Susan Stallings

Your Credit Union is always available if you are struggling with Winter Expenses.



See us about a loan to help with Heating Bills or Home Repairs.



If you desperately need a Vacation - we can help with that.



Time for a New Car? See us before you sign with the dealer.



### Changes to Your Visa Debit Card.....

You GP Community Credit Union Visa Debit Card now has the added option to get 'Cash Back' at point-of-sale (at the checkout). To do this, *if the store offers this option*, you will choose the Debit/PIN and enter the same 4-digit PIN you have always used at ATM's.

We encourage you to *continue to use the CREDIT option with your Signature* (like you always have) when you are making purchases *without* getting cash back.

Using the Credit/Signature gives you Zero Liability in case of fraud.

Using Debit/PIN does NOT.

If you do not remember your PIN, just stop by the Credit Union and choose your own 4-digit PIN.

Debit/PIN is a great way to get cash back at the checkout and avoid those pesky ATM fees. Not all stores allow this, and some that do have a limit on the amount of cash you can get back. Ask the cashier if unsure.

You may notice several store keypads that automatically go to the PIN or Debit screen. Just hit Clear or Cancel to purchase with the Credit/Signature option, or tell the cashier you use the Credit option to purchase.

If you have any questions, please call the Credit Union at 563-1338.

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If you haven't taken advantage of the

### LOWEST INTEREST RATES ON MORTGAGE REFINANCES IN OVER 50 YEARS.....

Now is the time!

Click the CUC Mortgage link on our Homepage at [www.mygpcu.com](http://www.mygpcu.com) and Apply Now to refinance your mortgage. You can even get cash-out if you qualify. The rates are lower than ever, so don't delay.